

Simple Steps to Get the Most Out of the New Medicare-Approved Drug Cards

Every Medicare beneficiary is different, and so are their prescription medicines and how they like to get help with their medical needs. That's why Medicare is helping you get greater access to more affordable health care at prices you can afford, including a Medicare-approved drug discount card. You can choose the card you want, fill out a simple, standard enrollment form, pay an annual fee of at most \$30 (some cards have lower or zero fees), and then begin using it at your local pharmacy to start saving on June 1.

To get help in choosing the Medicare-approved card that's best for you, here are the simple steps to follow:

1. **Call 1-800-MEDICARE**, any time, day or night, to get answers to any questions you may have. Calls should take – on average – 10 to 15 minutes.
2. When you call, you should:
 - Tell us your **zip code** so we can tell you how to get drug savings at pharmacies near your home.
 - Tell us what **medicines** you take and their **dosages** so that we can tell you which cards could save you the most on your medicines.
 - Tell us if you like a **particular pharmacy** in your neighborhood, or prefer a drug card with an **annual fee** lower than \$30, or if you want to hear more about a particular Medicare-approved card.
 - Tell us if you have a **limited income** because you may qualify for even more help. If your income is below \$1,405 a month if you are married or around \$1,047 if you are single, you can get a **\$600 credit** on your drug card toward the cost of your drugs this year, and another \$600 for next year. Some drug makers are giving additional discounts. If your income is higher than this, we can give you information on state programs and drug maker programs that can provide additional help.
 - Tell us if you want to learn how to save even more on your drug costs, like using **generic drugs or mail-order pharmacies**. Generic drugs work in exactly the same way as brand-name drugs, but they typically cost 70% less, and large discounts are available on generics through the Medicare-approved cards.
3. When you call, we will answer any other questions you may have. We will mail you a **personalized booklet** showing you how you can get the most help to lower your drug costs, including what you would pay for your drugs on the cards that best fit your needs.
4. We will also send you a **standard enrollment form** you can use to sign up for any card, along with specific instructions and where to go if you have more questions. We will also send you a form so you can apply for the \$600 credit. Once you've decided which card is best for you, just fill out the form, send it in with your fee, and you'll get the card in about a week.
5. **You can sign up for a card any time this year.** If you wish to change cards in 2005, you have from mid-November until the end of December. You don't need to sign up right away, but if you sign up in a card by the end of May, you can get the full benefits from the discounts and the \$600 credit, both of which start June 1.

The Medicare-approved drug discount card is a voluntary new program that you can use to get additional savings on drugs. Because new information about the drug cards and additional discounts is becoming available now, you may want to check in with us now, and check again later in the month. You don't need to sign up right now to get the full benefits of this new program.